Certificate Number: 15557-MSS-CC-039506191



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>April 1, 2025</u>, at <u>11:49</u> o'clock <u>AM CDT</u>, <u>Diane Delores Ford</u> received from <u>Urgent Credit Counseling, Inc.</u>, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the <u>Southern District of Mississippi</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: April 1, 2025

By: /s/Wescas Abuga

Name: Wescas Abuga

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).